

Women Entrepreneurship in India: Challenges, Government Support, and Future Opportunities

Dr. Sushil Chandra

Abstract

Women entrepreneurship has become an important driver of economic growth, employment generation, and social empowerment in India. Government initiatives, improved access to finance, digital technologies, and skill development programmes have encouraged more women to establish and manage businesses. This review paper examines the major challenges faced by women entrepreneurs, the role of government support, and emerging opportunities for sustainable entrepreneurial growth.

Keywords

Women Entrepreneurship, India, MSMEs, Government Schemes, Financial Inclusion, Startups, Women Empowerment

1. Introduction

Entrepreneurship among women contributes significantly to innovation, income generation, and inclusive economic development. Although female participation in business has increased in recent years, women entrepreneurs continue to encounter financial, social, technological, and institutional barriers that affect business growth.

2. Challenges Faced by Women Entrepreneurs

Common challenges include limited access to finance, gender stereotypes, lack of business networks, inadequate digital and managerial skills, regulatory complexities, market competition, work-life balance, and limited access to technology and infrastructure.

3. Government Support and Initiatives

The Government of India promotes women entrepreneurship through programmes such as Startup India, Stand-Up India, Pradhan Mantri Mudra Yojana (PMMY), Skill India, Digital India, Mahila e-Haat, and support from MSME development institutions, financial institutions, and state governments.

4. Emerging Opportunities

Digital commerce, fintech, social entrepreneurship, green businesses, agribusiness, healthcare, education technology, handicrafts, tourism, and innovation-based startups provide significant opportunities for women entrepreneurs to expand their businesses and access national and international markets.

5. Recommendations

Strengthen financial inclusion, expand entrepreneurship training, improve digital literacy, simplify regulatory procedures, increase mentoring opportunities, encourage public-private partnerships, and promote women-led startup ecosystems.

6. Conclusion

Women entrepreneurs play a vital role in India's economic and social development. Continued policy support, improved access to resources, and a supportive entrepreneurial ecosystem will enhance women's participation in business and contribute to sustainable economic growth.

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